



2025 Plan Guide

State Health Benefit Plan

UnitedHealthcare® Group Medicare Advantage (PPO)

Group Number: 12472, 12473, 12474, 12475

Effective: January 1, 2025 through December 31, 2025





With the UnitedHealthcare Group Medicare Advantage (PPO) plan, you get more

The State Health Benefit Plan (SHBP) has selected UnitedHealthcare® Group Medicare Advantage (PPO) plans as options for your retiree medical coverage — a standard plan and a premium plan. UnitedHealthcare has been serving SHBP retirees since 2009. With over 123,000 members,¹ you can feel confident about choosing UnitedHealthcare.



Read through this Plan Guide to get to know your new plan options

The guide includes:

- A description of the plans and how they work
- Information about benefits, programs and services, and how much they cost
- Information about covered drugs and how much they cost
- What you can expect after your enrollment

Please keep this Plan Guide. It has information that will be helpful once you become a member. You can also get plan information at the website below. Use the Group Number on the front cover of this book to access plan materials online.



Why choose UnitedHealthcare?

- 96% satisfaction rate with SHBP retirees²
- Dedicated and experienced Customer Service team just for SHBP retirees
 that you can call when you have questions or need help setting up doctor
 appointments. You can choose from 31,000+ providers and hospitals in the
 state of Georgia.¹ Plus, see any provider in the U.S. (in or out-of-network) at
 the same cost share, as long as they have not opted out of Medicare³
- In addition to having coverage for thousands of brand name and generic drugs, you are also covered for over 1,300 bonus drugs¹ beyond those of standard Part D plans
- We're committed to being there for SHBP retirees every step of the way

³Provider must agree to see the member and agree to bill the plan.





Call toll-free**877-246-4190**, TTY **711** 8 a.m.-8 p.m. ET, Monday-Friday

¹2023 Internal data: UnitedHealthcare Group SHBP member utilization.

²2023 UnitedHealthcare Customer Experience Survey scores for Group Medicare Advantage plan members.

Take action

- When you (or your spouse or dependent) turn 65 or are ready to retire, you
 must provide your Medicare information directly to SHBP one month prior
 to the event.
- Most people become eligible for Medicare when they turn age 65. You
 can enroll in Medicare as early as three months before your 65th birthday
 month.
- If you (and your spouse/dependents) are age 65 or older and actively
 working, you (and your spouse/dependents) can delay enrolling in
 Medicare until you are ready to retire, but you must provide the Medicare
 Part B information directly to SHBP one month prior to your retirement.
- Make sure you are enrolled in Medicare Part A (if applicable) and Part B.
 You must continue to pay your Medicare Part B premiums to remain in the SHBP Medicare Advantage plan.
- If you are disenrolled OR if you don't provide your Medicare information to SHBP one month prior to turning 65 or retirement, SHBP will roll your coverage into a non-Medicare Advantage SHBP plan option and you will have to pay 100% of the cost of the premiums.

Important note:

Remember to redeem well-being incentive points before transferring into a Medicare Advantage plan, as points are not automatically redeemed and transferred for Medicare Advantage members. **You can provide your Medicare information to SHBP one of two ways:**

- You can go online to the SHBP Enrollment Portal at mySHBPga.adp.com and enter the information through the Medicare Management link
 OR
- 2. Call the SHBP Member Services Center at **1-800-610-1863**, 8:30 a.m.–5 p.m. ET, Monday–Friday

If you are not currently a UnitedHealthcare member, we hope you will choose us for your retiree coverage. If you are already a UnitedHealthcare member, we appreciate your membership and hope to continue to serve you in the years to come. We'll be there every step of the way.



Take control of your health

We can help you get access to the care you need when you need it. Let us help you find ways to save money on your health care so you can focus on what matters most to you.

More than health insurance

With a UnitedHealthcare Group Medicare Advantage (PPO) plan you get medical and prescription drug coverage and so much more. More benefits. More savings. More experience. More choices. More convenience

Here's just some of what these plans offer





Free eye exam every 12 months and \$125 allowance every 12 months to spend on frames or contacts lenses



\$0 copay for home-delivered meals, transportation to medical appointments and the pharmacy, and non-medical personal care to assist with daily activities after a hospital or skilled nursing facility stay



Earn rewards to spend on eligible items like gifts, clothing, groceries and more



Free delivery with Optum® Home **Delivery Pharmacy** for prescriptions you take regularly



Free standard gym membership at participating locations



Free UnitedHealthcare® HouseCalls visit from one of our licensed health care practitioners



Free hearing exam and \$1,000 allowance to spend on a broad selection of hearing aids



Virtual doctor and behavioral health visits using your computer, tablet or smartphone - anytime, day or night



Medicare Advantage's largest national provider network



Free diabetic supplies like continuous glucose monitors, needles and test strips



Review the Summary of Benefits in this guide for more details

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More from your health plan

SHBP has chosen to offer UnitedHealthcare Group Medicare Advantage (PPO) plans with two different plan options — a standard plan and a premium plan. Both plans work the same. The word "Group" means that these plans are designed just for a plan sponsor, like SHBP. Only eligible SHBP retirees and their eligible spouses and dependents can enroll in one of these plans. Your PPO plan is a Medicare Advantage plan, also known as Medicare Part C. This plan has all the benefits of Medicare Part A (hospital coverage) and Medicare Part B (doctor and outpatient care) plus extra programs that go beyond Original Medicare (Medicare Parts A and B). Medicare has rules about what types of coverage you can add or combine with a group-sponsored

Here's how this PPO plan works

Medicare Advantage plan.



Get care from providers in or out-ofnetwork as long as they accept Medicare and the plan



No referral is needed to see a specialist or other provider



Select a primary care provider (PCP) to oversee and help manage your care

It's not required by the plan, but it's very beneficial for your long-term health and well-being.



You pay a standard copay or coinsurance to see a network or outof-network provider

We work closely with our network (contracted) providers to make sure they have access to resources and tools to help them work with you for better health outcomes.



This plan has separate maximum annual out-of-pocket amounts for medical and prescription drugs

If you reach your plan's medical limit, the plan will pay 100% of your Medicare-covered services for the rest of the plan year. After you and others on your behalf have paid a combined total of \$2,000 for your prescription drugs, you won't pay anything for your Medicare-covered Part D drugs for the rest of the calendar year.



Emergency and urgently needed services are covered anywhere in the world



This plan includes prescription drug coverage for thousands of brand name and generic drugs

Always use network pharmacies for your plan's lowest cost on prescription drugs.

Scan this code to view the Drug List



UHEX25NP0197679 000

Get to know your plan

It's important that you understand your plan and what benefits are covered. You can find the Drug List, Provider and Pharmacy directories and more at retiree.uhc.com/shbp.





Review the online Drug List to see what prescription drugs are covered

And what drug tier they are in. Generally, the lower the drug tier, the less you'll pay.



Review the online Provider Directory to see if your providers are in the network

It's okay if they're not. This plan allows you to see out-ofnetwork providers at the same cost share as long as they accept Medicare and the plan.



Review the online Pharmacy Directory to see what pharmacies are in our network

If your pharmacy is not in the network, you will need to select a new network pharmacy to pay your plan's lowest cost for prescription drugs.

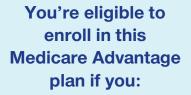


Review the Summary of Benefits in this guide to see how much you'll pay for medical services and prescription drugs

You can also review the Summary of Benefits online.

If you're not sure if you are enrolled in Medicare Part B, check with Social Security at ssa.gov/locator or call 1-800-772-1213, TTY 1-800-325-0778, 8 a.m.-7 p.m., Monday-Friday, or call your local office.

You may be disenrolled from this plan if you stop paying your Medicare Part B premium.





Are entitled to Medicare
Part A and enrolled in
Medicare Part B.



Continue to pay your Part B premium (unless it's paid for you).



Remember: If you drop or are disenrolled from your group-sponsored retiree coverage, you will not be able to re-enroll.



Summary of Benefits 2025

UnitedHealthcare® Group Medicare Advantage (PPO)

Group Name (Plan Sponsor): State Health Benefit Plan Group Numbers: 12472, 12473, 12474, 12475 H2001-816-000 H2001-819-000

Look inside to learn more about the plan and the health and drug services it covers. Contact us for more information about the plan.



retiree.uhc.com/shbp



Toll-free **877-246-4190**, TTY **711** 8 a.m.-8 p.m. ET, Monday-Friday

United Healthcare **Group Medicare Advantage**

Summary of Benefits

January 1, 2025-December 31, 2025

This is a summary of what we cover and what you pay. Review the Evidence of Coverage (EOC) for a complete list of covered services, limitations and exclusions. You can see it online at **retiree.uhc.com/shbp** or you can call Customer Service for help. When you enroll in the plan, you will get more information on how to view your plan details online.

UnitedHealthcare® Group Medicare Advantage (PPO)

Medical premium and limits	Standard plan In-network and out-of-network	Premium plan In-network and out-of-network
Monthly plan premium	Contact your group plan be determine your actual pren	
Maximum out-of-pocket amount (does not include prescription drugs)	Your plan has an annual combined in-network and out-of-network out-of-pocket maximum of \$3,500 for this plan year.	Your plan has an annual combined in-network and out-of-network out-of-pocket maximum of \$2,500 for this plan year.
	If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the plan year.	If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the plan year.
	Please note that you will still need to pay your monthly premiums, if applicable, and cost- sharing for your Part D prescription drugs.	Please note that you will still need to pay your monthly premiums, if applicable, and cost- sharing for your Part D prescription drugs.

Medical benefits		Standard plan In-network and out-of-network	Premium plan In-network and out-of-network
Inpatient hospital	care ¹	20% coinsurance per stay	20% coinsurance per stay
		Our plan covers an unlimited number of days for an inpatient hospital stay.	Our plan covers an unlimited number of days for an inpatient hospital stay.
Outpatient hospital ¹	ospital¹ surgical center	\$95 copay	\$50 copay
Cost sharing for additional plan	Outpatient surgery	\$95 copay	\$50 copay
covered services will apply.	Outpatient hospital services, including observation	\$95 copay	\$50 copay
Doctor visits	Primary care provider	\$25 copay	\$15 copay
	Virtual visit	\$0 copay	\$0 copay
	Specialist ¹	\$30 copay	\$25 copay

Medical benefits		Standard plan In-network and out-of-network	Premium plan In-network and out-of-network
Preventive	Routine physical	\$0 copay, 1 per plan year*	\$0 copay, 1 per plan year*
services	Medicare-covered	\$0 copay	\$0 copay
		Abdominal aortic aneur	ysm screening
		 Alcohol misuse counse 	ling
		 Annual wellness visit 	
		Bone mass measurement	ent
		 Breast cancer screenin 	g (mammogram)
		 Cardiovascular disease 	(behavioral therapy)
		 Cardiovascular screening 	ng
		 Cervical and vaginal ca 	ncer screening
		 Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) 	
		 Depression screening 	
		 Diabetes screenings an 	d monitoring
		 Diabetes — Self-manage 	ement training
		 Dialysis training 	
		Glaucoma screening	
		Hepatitis C screening	
		HIV screening	
		Kidney disease education	
		 Lung cancer with low dose computed tomograp (LDCT) screening Medical nutrition therapy services 	
		Medicare Diabetes Prev	
		Obesity screenings and Dreatate concerned.	
		Prostate cancer screen Sovuelly transmitted inf	
		 Sexually transmitted inf counseling 	ections screenings and
			counseling (counseling for obacco-related disease)
		 Vaccines, including the pneumonia, or COVID-1 	· · · · · · · · · · · · · · · · · · ·

• "Welcome to Medicare" preventive visit (one-time)

Medical benefits		Standard plan In-network and out-of-network	Premium plan In-network and out-of-network
Preventive services	Medicare-covered	Any additional preventive se Medicare during the contra	
(continued)		This plan covers preventive annual physical exams at 10	<u> </u>
Emergency care		\$50 copay (worldwide)	\$50 copay (worldwide)
		If you are admitted to the hospital within 72 hours, you pay the inpatient hospital care cost sharing instead of the emergency care copay. See the "Inpatient Hospital Care" section of this booklet for other costs.	If you are admitted to the hospital within 72 hours, you pay the inpatient hospital care cost sharing instead of the emergency care copay. See the "Inpatient Hospital Care" section of this booklet for other costs.
Urgently needed se	ervices	\$25 copay (worldwide)	\$20 copay (worldwide)
		If you are admitted to the hospital within 72 hours, you pay the inpatient hospital care cost sharing instead of the urgently needed services copay. See the "Inpatient Hospital Care" section of this booklet for other costs.	If you are admitted to the hospital within 72 hours, you pay the inpatient hospital care cost sharing instead of the urgently needed services copay. See the "Inpatient Hospital Care" section of this booklet for other costs.

Medical benefits		Standard plan In-network and out-of-network	Premium plan In-network and out-of-network
Diagnostic tests, lab and radiology services, and X-rays	Complex radiology services (e.g. MRI, CT scan) ¹	If a complex radiology service is performed and processed at a hospital or free-standing facility:	If a complex radiology service is performed and processed at a hospital or free-standing facility:
		20% coinsurance	20% coinsurance
		If a complex radiology service is performed and processed in a doctor's office:	If a complex radiology service is performed and processed in a doctor's office:
		\$35 copay	\$35 copay
	Lab services ¹	\$0 copay	\$0 copay
	Diagnostic tests and procedures ¹	If a diagnostic test is performed and processed at a hospital or free- standing facility:	If a diagnostic test is performed and processed at a hospital or free- standing facility:
		\$95 copay	\$50 copay
		If a diagnostic test is performed and processed in a doctor's office:	If a diagnostic test is performed and processed in a doctor's office:
		\$0 copay	\$0 copay
	Therapeutic radiology ¹	If a therapeutic radiology service is performed and processed at a hospital or free-standing facility:	If a therapeutic radiology service is performed and processed at a hospital or free-standing facility:
		20% coinsurance	20% coinsurance
		If a therapeutic radiology service is performed and processed in a doctor's office:	If a therapeutic radiology service is performed and processed in a doctor's office:
		\$35 copay	\$35 copay
	Outpatient X-rays ¹	\$0 copay	\$0 copay

Medical benefits		Standard plan In-network and out-of-network	Premium plan In-network and out-of-network
Hearing services	Exam to diagnose and treat hearing and balance issues ¹	\$30 copay	\$25 copay
	Routine hearing exam	\$0 copay, 1 exam per plan year*	\$0 copay, 1 exam per plan year*
	Hearing aids	The plan pays up to a \$1,000 allowance for hearing aids (combined for both ears) every 4 years.*	The plan pays up to a \$1,000 allowance for hearing aids (combined for both ears) every 4 years.*
Vision services	Exam to diagnose and treat diseases and conditions of the eye ¹	\$25 copay	\$15 copay
	Eyewear after cataract surgery	\$0 copay	\$0 copay
	Routine eye exam	\$0 copay, 1 exam every 12 months*	\$0 copay, 1 exam every 12 months*
	Routine eyewear	Plan pays up to \$125 combined allowance for eyeglasses and contact lenses every 12 months.*	Plan pays up to \$125 combined allowance for eyeglasses and contact lenses every 12 months.*
Mental health	Inpatient visit ¹	20% coinsurance per stay	20% coinsurance per stay
		Our plan covers an unlimited number of days for an inpatient hospital stay.	Our plan covers an unlimited number of days for an inpatient hospital stay.
	Outpatient group therapy visit ¹	\$30 copay	\$25 copay
	Outpatient individual therapy visit ¹	\$30 copay	\$25 copay
	Outpatient therapy or office visit with a psychiatrist ¹	\$30 copay	\$25 copay
	Virtual behavioral visits	\$0 copay	\$0 copay

Medical benefits		Standard plan In-network and out-of-network	Premium plan In-network and out-of-network
Skilled nursing fac	ility (SNF)¹	\$0 copay per day: days 1-20	\$0 copay per day: days 1-20
		\$50 copay per day: days 21-100	\$25 copay per day: days 21-100
		Our plan covers up to 100 days in a SNF per benefit period.	Our plan covers up to 100 days in a SNF per benefit period.
Outpatient Rehabilitation (physical, occupational, or speech/language therapy) ¹		\$25 copay	\$10 copay
Ambulance ²		\$50 copay	\$50 copay
Routine transporta	ition	Not covered	Not covered
Medicare Part B Drugs	Chemotherapy drugs ¹	20% coinsurance	20% coinsurance
Part B drugs may be subject to Step Therapy. See your Evidence of Coverage for details.	Other Part B drugs ¹	20% coinsurance	20% coinsurance

Good news for 2025

The Coverage Gap, or "donut hole", has been eliminated and your out-of-pocket maximum cost (the amount paid by you and others pay on your behalf) is \$2,000. That means you're more protected from high drug costs in 2025.

Prescription drugs		
Deductible	The plan does not have a prescription drug deductible. Your coverage starts in the Initial Coverage stage.	
Initial coverage	In this stage, you'll pay your plan copays or coinsurance. The plan pays the rest. Once you, and others on your behalf, have paid a combined total of \$2,000 you move to the Catastrophic Coverage stage.	

	Standard plan	Premium plan
Tier drug coverage (After you pay your deductible, if applicable)	Retail Cost-Sharing 31-day supply	Retail Cost-Sharing 31-day supply
Tier 1: Preferred Generic	\$0 copay for select generics**	\$0 copay for select generics**
	\$15 copay for all other generics	\$15 copay for all other generics
Tier 2: Preferred Brand ¹	\$45 copay	\$45 copay
Tier 3: Non-preferred Drug ¹	\$85 copay	\$85 copay
Tier 4: Specialty Tier ¹	\$85 copay	\$85 copay
Tier drug coverage (After you pay your deductible, if applicable)	Mail Order or Retail Cost-Sharing 100-day supply	Mail Order or Retail Cost-Sharing 100-day supply
Tier 1: Preferred Generic	\$0 copay for select generics**	\$0 copay for select generics**
	\$37.50 copay for all other generics	\$37.50 copay for all other generics
Tier 2: Preferred Brand ¹	\$112.50 copay	\$112.50 copay
Tier 3: Non-preferred Drug ¹	\$212.50 copay	\$212.50 copay
Tier 4: Specialty Tier ¹	\$212.50 copay	\$212.50 copay
Catastrophic Coverage	Once you're in this stage, you won Medicare-covered Part D drugs for	

You will pay a maximum of \$35 for a 1-month supply of each Part D insulin product covered by our plan. Most adult Part D vaccines are covered at no cost to you.

If the actual cost for a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.

SHBP offers drug coverage in addition to your Part D prescription drug benefit. The drug copays in this section are for drugs that are covered by both your Part D benefit and your additional drug coverage. For more information, see your Additional Drug Coverage list. You can also view the Certificate of Coverage at **retiree.uhc.com/shbp** or call Customer Service to have a hard copy sent to you.

If you reside in a long-term care facility, you will pay the same for a 31-day supply as a 31-day supply at a retail pharmacy.

^{**}Please see the Additional Drug Coverage list for more information on generic drugs with a \$0 copay.

You may qualify for Extra Help from Medicare

Extra Help is a program for people with limited incomes who need help paying Part D premiums, deductibles and copays. There's no penalty for applying, and you can re-apply every year. To see if you qualify for Extra Help, call:

- The Social Security Administration at 1-800-772-1213, TTY 1-800-325-0778
- Your state Medicaid office



The UnitedHealthcare Savings Promise

UnitedHealthcare is committed to keeping your prescription drug costs down. As a UnitedHealthcare member, you have our Savings Promise that you'll get the lowest price available. That low price may be your plan copay, the pharmacy's retail price or our contracted price with the pharmacy.

Additional benefits		Standard plan In-network and out-of-network	Premium plan In-network and out-of-network
Acupuncture services	Medicare-covered acupuncture (for chronic low back pain)	\$18 copay	\$18 copay
Chiropractic services	Medicare-covered chiropractic care (manual manipulation of the spine to correct subluxation) ¹	\$18 copay	\$18 copay
	Routine chiropractic services	\$30 copay, up to 20 visits per plan year*	\$25 copay, up to 20 visits per plan year*

Additional benefits		Standard plan In-network and out-of-network	Premium plan In-network and out-of-network
Diabetes management	Diabetes monitoring supplies ¹	\$0 copay We only cover Accu-Chek® and OneTouch® brands. Covered glucose monitors include: OneTouch Verio Flex®, OneTouch® Ultra 2, Accu-Chek® Guide Me and Accu-Chek® Guide. Test strips: OneTouch Verio®, OneTouch Ultra®, Accu-Chek® Guide, Accu-Chek® Aviva Plus, and Accu-Chek® SmartView. Other brands are not	\$0 copay We only cover Accu-Chek® and OneTouch® brands. Covered glucose monitors include: OneTouch Verio Flex®, OneTouch® Ultra 2, Accu-Chek® Guide Me and Accu-Chek® Guide. Test strips: OneTouch Verio®, OneTouch Ultra®, Accu-Chek® Guide, Accu-Chek® Aviva Plus, and Accu-Chek® SmartView. Other brands are not
	Medicare covered Continuous Glucose Monitors (CGMs) and supplies ¹	\$0 copay	\$0 copay
	Diabetes self-management training Therapeutic shoes or inserts ¹	\$0 copay 20% coinsurance	\$0 copay 20% coinsurance

Additional benefits	3	Standard plan In-network and out-of-network	Premium plan In-network and out-of-network
Diabetes Prevention and Weight Management Program		Call or go online to get started today. 1-844-924-7325, TTY 711 or uhc.realappeal.com	Call or go online to get started today. 1-844-924-7325, TTY 711 or uhc.realappeal.com
		*Real Appeal is available at no additional cost to members with a BMI of 19 and higher. If you are pregnant, please speak with your primary care provider (PCP) before joining the program.	*Real Appeal is available at no additional cost to members with a BMI of 19 and higher. If you are pregnant, please speak with your primary care provider (PCP) before joining the program.
		For tobacco cessation resources and other wellness resources please visit retiree.uhc. com/shbp, click Health & Wellness and find Let's Move.	For tobacco cessation resources and other wellness resources please visit retiree.uhc.com/shbp, click Health & Wellness and find Let's Move.
Durable medical equipment (DME) and related supplies	Durable medical equipment (e.g., wheelchairs, oxygen) ¹	20% coinsurance	20% coinsurance
	Prosthetics (e.g., braces, artificial limbs) ¹	20% coinsurance	20% coinsurance

Additional benefits		Standard plan In-network and out-of-network	Premium plan In-network and out-of-network	
Fitness program SilverSneakers®		\$0 copay for SilverSneakers®, a health and fitness program designed for Medicare plan members. It includes a standard monthly membership at participating fitness locations plus online classes, workshops and more.	\$0 copay for SilverSneakers®, a health and fitness program designed for Medicare plan members. It includes a standard monthly membership at participating fitness locations plus online classes, workshops and more.	
		Call or go online to learn more and to get your SilverSneakers ID number. 1-888-338-1722, TTY 711 or SilverSneakers.com/ StartHere.	Call or go online to learn more and to get your SilverSneakers ID number. 1-888-338-1722, TTY 711 or SilverSneakers.com/ StartHere.	
Foot care (podiatry	Foot exams and treatment ¹	\$30 copay	\$25 copay	
services)	Routine foot care	\$25 copay, 6 visits per plan year*	\$15 copay, 6 visits per plan year*	

Additional benefits	Standard plan In-network and out-of-network	Premium plan In-network and out-of-network	
UnitedHealthcare Healthy at Home Post-discharge program	\$0 copay for the following benefits for up to 30 days following each inpatient hospital and SNF stay: \$0 copay for the following benefits for up to 30 days following each inpatient hospital and SNF stay:		
	 28 home-delivered meals, referral required 	 28 home-delivered meals, referral required 	
	 12 one-way trips to medically related appointments and the pharmacy, up to 12 miles per trip, referral required 	 12 one-way trips to medically related appointments and the pharmacy, up to 12 miles per trip, referral required 	
	6 hours of non-medical personal care services like companionship, meal prep, medication reminders and more with a professional caregiver, no referral required	 6 hours of non-medical personal care services like companionship, meal prep, medication reminders and more with a professional caregiver, no referral required 	
	Services must be provided by approved vendors. Call Customer Service for more information, to request a referral after each discharge and to use your benefits.	Services must be provided by approved vendors. Call Customer Service for more information, to request a referral after each discharge and to use your benefits.	
Home health care ¹	\$0 copay	\$0 copay	
Hospice	You pay nothing for hospice care from any Medicare-approved hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered by Original Medicare, outside of our plan.	You pay nothing for hospice care from any Medicare-approved hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered by Original Medicare, outside of our plan.	

Additional benefits		Standard plan In-network and out-of-network	Premium plan In-network and out-of-network	
Hypertension Support Program Premium		\$0 copay for the following services if you qualify for the Hypertension Support Program Premium and report blood pressure results and engage in the program every month: 6 months of medically tailored ingredients and meal plans (up to 364 meals) and a blood pressure monitor if needed.	\$0 copay for the following services if you qualify for the Hypertension Support Program Premium and report blood pressure results and engage in the program every month: 6 months of medically tailored ingredients and meal plans (up to 364 meals) and a blood pressure monitor if needed.	
Opioid treatment p	rogram services¹	\$0 copay	\$0 copay	
Outpatient substance use	Outpatient group therapy visit ¹	\$30 copay	\$25 copay	
disorder services	Outpatient individual therapy visit ¹	\$30 copay	\$25 copay	
Renal dialysis ¹		20% coinsurance	20% coinsurance	

¹Some of the network benefits listed may require your provider to obtain prior authorization. You never need approval in advance for plan covered services from out-of-network providers. Please refer to the Evidence of Coverage for a complete list of services that may require prior authorization.

²Authorization is required for non-emergency Medicare-covered ambulance air transportation. Authorization is not required for non-emergency Medicare-covered ambulance ground. Emergency ambulance (ground or air) does not require authorization.

^{*}Benefits are combined in and out-of-network.

About this plan

UnitedHealthcare® Group Medicare Advantage (PPO) is a Medicare Advantage PPO plan with a Medicare contract.

To join this plan, you must be entitled to Medicare Part A and/or be enrolled in Medicare Part B, live in our service area as listed below, be a United States citizen or lawfully present in the United States, and meet the eligibility requirements of the SHBP.

Our service area includes the 50 United States, the District of Columbia and all US territories.

If you are not entitled to Medicare Part A, please refer to SHBP's enrollment materials, or contact SHBP directly to determine if you are eligible to enroll in our plan. Some plan sponsors have made arrangements with us to purchase Medicare Part A on your behalf.

About providers and network pharmacies

UnitedHealthcare® Group Medicare Advantage (PPO) has a network of doctors, hospitals, pharmacies and other providers. You can see any provider (network or out-of-network) at the same cost share, as long as they accept the plan and have not opted out of or been excluded or precluded from the Medicare Program. If you use pharmacies that are not in our network, the plan may not pay for those drugs, or you may pay more than you pay at a network pharmacy.

You can go to **retiree.uhc.com/shbp** to search for a network provider or pharmacy using the online directories. You can also view the plan Drug List (Formulary) to see what drugs are covered and if there are any restrictions.

Required Information

UnitedHealthcare® Group Medicare Advantage (PPO) is insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare.

Plans may offer supplemental benefits in addition to Part C and Part D benefits.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

UnitedHealthcare does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

UnitedHealthcare provides free services to help you communicate with us such as documents in other languages, Braille, large print, audio, or you can ask for an interpreter. For more information, please call Customer Service at the number on your member ID card or the front of your plan booklet.

UnitedHealthcare ofrece servicios gratuitos para ayudarle a que se comunique con nosotros. Por ejemplo, documentos en otros idiomas, braille, en letra grande o en audio. O bien, usted puede pedir un intérprete. Para obtener más información, llame a Servicio al Cliente al número que se encuentra en su tarjeta de ID de miembro o en la portada de la guía de su plan.

This information is available for free in other languages. Please call our Customer Service number located on the first page of this book.

Benefits, features and/or devices vary by plan/area. Limitations and exclusions may apply.

Optum® Home Delivery Pharmacy and Optum Rx are affiliates of UnitedHealthcare Insurance Company. You are not required to use Optum Home Delivery Pharmacy for medications you take regularly. If you have not used Optum Home Delivery Pharmacy, you must approve the first prescription order sent directly from your doctor to the pharmacy before it can be filled. Prescriptions from the pharmacy should arrive within 5 business days after we receive the complete order. There may be other pharmacies in our network.

The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

You must continue to pay your Medicare Part B premium.

Out-of-network/non-contracted providers are under no obligation to treat UnitedHealthcare members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Always talk with your doctor before starting an exercise program.

- 1. Participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities are limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.
- 2. Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.

SilverSneakers is a registered trademark of Tivity Health, Inc. © 2024 Tivity Health, Inc. All rights reserved.

Additional Drug Coverage

This is not a complete list of prescription drugs and supplies available to you. In addition to the plan's Drug List (Formulary), the State Health Benefit Plan also offers coverage for the prescription drugs and supplies on this list. You can find the plan's Drug List at retiree.uhc.com/shbp or scan the QR code at the end of this Additional Drug Coverage section.

Lower-cost Medicare prescription drugs

The following Medicare prescription drugs are available at a \$0 copay.

Drug name	Drug name	
Alendronate (10mg Tablet)	Captopril (100mg Tablet)	
Alendronate (35mg Tablet)	Captopril (12.5mg Tablet)	
Alendronate (70mg Tablet)	Captopril (25mg Tablet)	
Atenolol (100mg Tablet)	Captopril (50mg Tablet)	
Atenolol (25mg Tablet)	Chlorthalidone (25mg Tablet)	
Atenolol (50mg Tablet)	Chlorthalidone (50mg Tablet)	
Atenolol/Chlorthalidone (100-25mg Tablet)	Citalopram (10mg Tablet)	
Atenolol/Chlorthalidone (50-25mg Tablet)	Citalopram (20mg Tablet)	
Benazepril (10mg Tablet)	Citalopram (40mg Tablet)	
Benazepril (20mg Tablet)	Enalapril (10mg Tablet)	
Benazepril (40mg Tablet)	Enalapril (2.5mg Tablet)	
Benazepril (5mg Tablet)	Enalapril (20mg Tablet)	
Benazepril/Hydrochlorothiazide (10-12.5mg	Enalapril (5mg Tablet)	
Tablet)	Enalapril/Hydrochlorothiazide (10-25mg Tablet)	
Benazepril/Hydrochlorothiazide (20-12.5mg	Enalapril/Hydrochlorothiazide (5-12.5mg Tablet)	
Tablet)	Fluoxetine (10mg Capsule)	
Benazepril/Hydrochlorothiazide (20-25mg Tablet)	Fluoxetine (10mg Tablet) (for depression or mood disorders)	
Benazepril/Hydrochlorothiazide (5-6.25mg Tablet)	Fluoxetine (20mg Capsule)	
Bisoprolol/Hydrochlorothiazide (10-6.25mg	Fluoxetine (20mg Tablet) (for depression or mood disorders)	
Tablet)	Fluoxetine (40mg Capsule)	
Bisoprolol/Hydrochlorothiazide (2.5-6.25mg	Glimepiride (1mg Tablet)	
Tablet) Bisoprolol/Hydrochlorothiazide (5-6.25mg	Glimepiride (2mg Tablet)	
Tablet)	Glimepiride (4mg Tablet)	
Bupropion (100mg SR Tablet)	Glipizide (10mg Tablet)	
Bupropion (150mg SR Tablet)	Glipizide (5mg Tablet)	
Bupropion (150mg Tablet) (for tobacco	Glipizide (ER & XL 10mg Tablet)	
cessation)	Glipizide (ER & XL 2.5mg Tablet)	
Bupropion (200mg SR Tablet)	Glipizide (ER & XL 5mg Tablet)	
Bupropion (100mg Tablet)	Glipizide/Metformin (2.5-250mg Tablet)	
Bupropion (75mg Tablet)	Glipizide/Metformin (2.5-500mg Tablet)	

Drug name	Drug name		
Glipizide/Metformin (5-500mg Tablet)	Metoprolol Succinate (25mg ER Tablet)		
Hydrochlorothiazide (12.5mg Capsule & Tablet)	Metoprolol Succinate (50mg ER Tablet)		
Hydrochlorothiazide (25mg Tablet)	Metoprolol Tartrate (100mg Tablet)		
Hydrochlorothiazide (50mg Tablet)	Metoprolol Tartrate (25mg Tablet)		
Lisinopril (10mg Tablet)	Metoprolol Tartrate (50mg Tablet)		
Lisinopril (2.5mg Tablet)	Mirtazapine (15mg ODT Tablet)		
Lisinopril (20mg Tablet)	Mirtazapine (30mg ODT Tablet)		
Lisinopril (30mg Tablet)	Mirtazapine (45mg ODT Tablet)		
Lisinopril (40mg Tablet)	Mirtazapine (7.5mg Tablet)		
Lisinopril (5mg Tablet)	Mirtazapine (15mg Tablet)		
Lisinopril/Hydrochlorothiazide (10-12.5mg	Mirtazapine (30mg Tablet)		
Tablet)	Mirtazapine (45mg Tablet)		
Lisinopril/Hydrochlorothiazide (20-12.5mg	Paroxetine (10mg Tablet)		
Tablet)	Paroxetine (20mg Tablet)		
Lisinopril/Hydrochlorothiazide (20-25mg Tablet)	Paroxetine (30mg Tablet)		
Lovastatin (10mg Tablet)	Paroxetine (40mg Tablet)		
Lovastatin (20mg Tablet)	Pravastatin (10mg Tablet)		
Lovastatin (40mg Table)	Pravastatin (20mg Tablet)		
Metformin (1000mg Tablet)	Pravastatin (40mg Tablet)		
Metformin (500mg ER 24 Hour Tablet) (generic	Pravastatin (80mg Tablet)		
Fortamet)	Simvastatin (10mg Tablet)		
Metformin (500mg ER Tablet)(generic Glucophage XR)	Simvastatin (20mg Tablet)		
Metformin (500mg Tablet)	Simvastatin (40mg Tablet)		
Metformin (850mg Tablet)	Simvastatin (5mg Tablet)		
Metoprolol Succinate (100mg ER Tablet)	Simvastatin (80mg Tablet)		
ivietoproloi Succinate (Toomig En Tablet)			

Information about the appeals and grievance process for these prescription drugs and supplies can be found in your Evidence of Coverage.

Bonus drug list

Drug name	Drug tier	Coverage rules or limits on use
Analgesics - drugs to treat pain, inflammation	n, and mus	scle and joint conditions
Inflammation		
Salsalate	1	
Urinary Tract Pain		
Phenazopyridine	1	
Anorexiants - drugs to promote weight loss		
Phentermine	1	QL (maximum of 1 capsule/tablet per day)
Anticoagulants - drugs to prevent clotting		
Heparin Lock Flush	1	
Dermatological agents - drugs to treat skin co	onditions	
Dry, Itchy Skin		
Sulfacetamide Sodium Liquid Wash 10%	1	
Sulfacetamide Sodium w/Sulfur (Cream 10-5%)	1	
Itching or Pain		
Pramoxine/Hydrocortisone (Cream 1-2.5%)	1	
Gastrointestinal agents - drugs to treat bowe	l, intestine	and stomach conditions
Hemorrhoids		
Hydrocortisone Acetate (Suppository 25 mg)	1	
Lidocaine/Hydrocortisone (Perianal Cream 3%-0.5%)	1	
Irritable Bowel or Ulcers		
Hyoscyamine Sulfate	1	
Levbid	3	
Genitourinary agents - drugs to treat bladder	, genital a	nd kidney conditions
Erectile Dysfunction		
Edex	3	QL (maximum of 12 cartridges per month)
Sildenafil (25 mg, 50 mg, 100 mg)	1	QL (maximum of 12 tablets per month)
Tadalafil	1	QL (maximum of 12 tablets per month)

Bold type = Brand name drug Plain type = Generic drug

1	QL (maximum of 12 tablets per
	month)
3	QL (maximum of 1 tablet per day)
3	QL (maximum of 8 injections per 30 days)
3	
1	MME, 7D, DL
difying dr	ugs
3	
1	
in & mine	ral deficiencies
3	
1	
1	
1	
1	
1	
1	
1	
jies, coug	h, cold and lung conditions
1	
1	
	1 1 1 1 es, coug

Bold type = Brand name drug Plain type = Generic drug

Drug name	Drug tier	Coverage rules or limits on use
Hydrocodone Polst/Chlorpheniramine (ER Susp) (generic for Tussionex)	1	DL
Hydrocodone/Homatropine	1	DL
Promethazine/Codeine (Syrup)	1	DL
Promethazine/Dextromethorphan (Syrup)	1	

Bold type = Brand name drug Plain type = Generic drug

Covered drugs are placed in tiers. Each tier may have a different cost. See the Summary of Benefits to find out what you'll pay for these drugs.

Although you pay the same copay for these drugs as shown in the Summary of Benefits and Evidence of Coverage, the amount you pay for these additional prescription drugs **does not apply to your Medicare Part D out-of-pocket costs.** Payments for these additional prescription drugs (made by you or the plan) are treated differently from payments made for other prescription drugs.

Coverage for the prescription drugs on the bonus drug list is in addition to your Medicare prescription drug coverage under the plan. Unlike your Medicare prescription drug coverage under the plan, you are unable to file a Medicare appeal or grievance for drugs on the bonus drug list.

If you get Extra Help from Medicare to pay for your prescription drugs, it will not apply to the drugs on this bonus drug list.

If your drug has any coverage rules or limits, there will be code(s) in the "Coverage rules or limits on use" column of the chart. The codes and what they mean are shown below.

QL - Quantity limits

The plan will only cover a certain amount of this drug for one copay or over a certain number of days. These limits can help ensure safe and effective use of the drug.

MME - Morphine Milligram Equivalent

Additional quantity limits may apply to all opioid drugs used to treat pain. This additional limit is called a cumulative Morphine Milligram Equivalent (MME). It's designed to monitor safe dosing levels of opioids for people who may be taking more than one opioid drug for pain management. If your doctor or prescriber prescribes more than this amount or thinks the limit is not right for your situation, you or your doctor or prescriber can ask the plan to cover the additional quantity.

7D - 7-day limit

An opioid drug used to treat pain may be limited to a 7-day supply if you don't have a recent history of using opioids. This limit helps minimize long-term opioid use. If you are new to the plan and have a recent history of using opioids, the pharmacy may override the limit when appropriate.

DL - Dispensing limit

Dispensing limits apply to this drug. This drug is limited to a one-month supply per prescription.

Scan this code to view the Drug List



This information is not a complete description of benefits. Contact the plan for more information.

Limitations, copay, and restrictions may apply.

Benefits and/or copay/coinsurance may change each plan/benefit year.

The Drug List may change at any time. You will receive notice when necessary.

This information is available for free in other languages. Please call our Customer Service number on the cover.

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Here's what you can expect next

Once you are a member, the UnitedHealthcare Customer Service team and your online account make it easier to get the care you need, when and how you need it.



Manage your plan online

Use your Medicare number or member ID number to create an account at **retiree.uhc.com/shbp**. Online you can:

- Look up your latest claim information and complete your health assessment
- Find network providers, pharmacies, your Drug List (Formulary) and other benefit information and plan materials
- Learn more about health and wellness topics
- Sign up to get plan information and your Explanation of Benefits online

Once your coverage begins

- Schedule your annual wellness visit
- Get a yearly in-home visit with UnitedHealthcare® HouseCalls. Visit **uhchousecalls.com** to learn more
- Get the medications you take regularly through Optum® Home Delivery Pharmacy

Benefits and costs may change at the end of your plan year

We'll send you an Annual Notice of Changes before your plan year ends that will tell you about any changes to your plan for the next plan year.

Thank you for trusting UnitedHealthcare with your health care coverage

If you have any questions, please call the toll-free number on the back of this Plan Guide. This number will also be on your member ID card when you get it.

Scan this code to access the member site



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Statements of understanding

By enrolling in this plan, I agree to the following:

This is a Medicare Advantage Plan contracted with the federal government. This is not a Medicare Supplement Plan.

I need to keep my Medicare Part A and/or Part B, and continue to pay my Medicare Part B and, if applicable, Part A premiums, if they are not paid for by Medicaid or a third party. To be eligible for this plan, I must live in the plan's service area and be a United States citizen or be lawfully present in the U.S.

✓ The service area includes the 50 United States, the District of Columbia and all U.S. territories.

I may not be covered while out of the country, except for limited coverage near the U.S. border. However, under this plan, when I am outside of the U.S. I am covered for emergency or urgently needed care.

- **✓** I can only have one Medicare Advantage or Prescription Drug Plan at a time.
 - Enrolling in this plan will automatically disenroll me from any other Medicare health plan.
 - If I enroll in a different Medicare Advantage Plan or Medicare Part D Prescription Drug Plan, I will be automatically disenrolled from this plan.
 - If I disenroll from this plan, I will be automatically transferred to Original Medicare.
 - Enrolling in this plan will automatically disenroll me from a Prescription Drug Plan but will not disenroll me from a Medicare Supplement Plan (Medigap plan).
 - If I choose to enroll in a non-employer-sponsored Medicare Advantage Plan, or another employer-sponsored Medicare Advantage Plan not offered by SHBP, I will be automatically enrolled in a non-Medicare Advantage SHBP Plan option and will have to pay 100% of the premium.
 - Enrollment in this plan is for the entire plan year. I may leave this plan only at certain times of the year or under special conditions.
- My information will be released to Medicare and other plans, only as necessary, for treatment, payment and health care operations.

Medicare may also release my information for research and other purposes that follow all applicable federal statutes and regulations.

For members of the Group Medicare Advantage Plan.

I understand that when my coverage begins, I must get all of my medical and prescription drug benefits from the plan. Benefits and services provided by the plan and contained in the Evidence of Coverage (EOC) document will be covered. Neither Medicare nor the plan will pay for benefits or services that are not covered.

Nondiscrimination notice

Discrimination is against the law. The company complies with applicable federal civil rights laws and does not discriminate, exclude people, or treat them differently based on race, color, national origin, age, disability, or sex, including sex characteristics, including intersex traits; pregnancy or related conditions; sexual orientation; gender identity, and sex stereotypes.

If you believe you were treated unfairly because of your race, color, national origin, age, disability, or sex, you can send a grievance to our Civil Rights Coordinator.

· Email: UHC_Civil_Rights@uhc.com

Mail: Civil Rights Coordinator
 UnitedHealthcare Civil Rights Grievance
 P.O. Box 30608, Salt Lake City, UT 84130

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights.

Online: https://www.hhs.gov/civil-rights/filing-a-complaint/index.html

• Phone: Toll-free 1-800-368-1019, 800-537-7697 (TDD)

• Mail: U.S. Department of Health and Human Services 200 Independence Ave SW, HHH Building, Room 509F Washington, D.C. 20201

We provide free auxiliary aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified American Sign Language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

We also provide free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, please call the toll-free phone number on your member identification card or listed on the cover of the booklet (TTY **711**).

This notice is available at

https://www.uhc.com/legal/nondiscrimination-and-language-assistance-notices.

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, please call us using the toll-free number on your member identification card or listed on the cover of the booklet. Someone who speaks your language can help you. This is a free service.

Spanish: Contamos con servicios gratuitos de intérprete para responder cualquier pregunta que pudiera tener sobre nuestro plan de salud o de medicamentos. Para obtener los servicios de un intérprete, llámenos al número de teléfono gratuito que figura en su tarjeta de identificación de miembro o en la portada del folleto. Una persona que habla su idioma podrá ayudarle. Es un servicio gratuito.

Chinese Mandarin: 我們提供免費的口譯服務,可回答您可能對我們的健康或藥物計劃的任何問題。如需口譯員,請撥打您的會員識別卡或手冊封面列出的免付費電話號碼聯絡我們。會說您的語言的人可協助您。這是免費服務。

Chinese Cantonese: 我們提供免費的口譯服務,可回答您可能對我們的健康或藥物計劃的任何問題。如需口譯員,請撥打您的會員識別卡或手冊封面列出的免付費電話號碼聯絡我們。會說您的語言的人可協助您。這是免費服務。

Tagalog: Mayroon kaming libreng serbisyo ng interpreter para sagutin anumang tanong na maaaring mayroon ka tungkol sa kalusugan o plano ng gamot. Para makakuha ng interpreter, pakitawagan kami gamit ang libreng numero na nasa iyong kard ng pagkakakilanlan ng kasapi o nakalista sa pabalat ng booklet. Sinumang nagsasalita ng wika mo ay puwedeng makatulong sa iyo. Ang serbisyong ito ay libre.

French: Nous disposons de services d'interprétation gratuits pour répondre à toutes les questions que vous pourriez vous poser sur notre régime d'assurance maladie ou d'assurance-médicaments. Pour recevoir l'aide d'un interprète, veuillez nous appeler en composant le numéro gratuit figurant sur votre carte d'identification de membre ou sur la première de couverture de la brochure. Quelqu'un parlant votre langue peut vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch viên miễn phí để trả lời các câu hỏi mà bạn có về chương trình bảo hiểm sức khoẻ hay thuốc của chúng tôi. Để gặp thông dịch viên, vui lòng gọi cho chúng tôi theo số điện thoại miễn phí trên thẻ nhận dạng hội viên của bạn hoặc ghi trên bìa của quyển sách nhỏ. Người nói cùng ngôn ngữ với bạn có thể giúp bạn. Đây là dịch vụ miễn phí.

German: Wir verfügen über kostenlose Dolmetscherdienste, um alle Fragen zu beantworten, die Sie über unseren Gesundheits- oder Medikamentenplan haben mögen. Um einen Dolmetscher zu erhalten, rufen Sie uns bitte unter der kostenfreien Nummer an, die auf Ihrem Mitgliedsausweis oder auf dem Umschlag der Broschüre aufgeführt ist. Jemand, der Ihre Sprache spricht, kann Ihnen helfen. Dies ist eine kostenlose Dienstleistung.

Korean: 건강 또는 의약품 플랜에 관한 질문에 답변해드리기 위해 무료 통역 서비스를 제공합니다. 통역 서비스를 이용하려면, 가입자 ID 카드 또는 이 소책자 표지에 나와 있는 수신자 부담 전화번호로 전화해 주십시오. 한국어를 사용하는 통역사가 도움을 드릴 수 있습니다. 이 서비스는 무료입니다.

Russian: Если у Вас возникнут какие-либо вопросы о нашем плане медицинского страхования или плане по приобретению препаратов, мы предоставим Вам бесплатные услуги устного перевода. Для того чтобы воспользоваться услугами устного перевода, пожалуйста, свяжитесь с нами по бесплатному номеру телефона, указанному на Вашей идентификационной карте участника плана или спереди на буклете. Сотрудник, который говорит на Вашем языке, сможет Вам помочь. Данная услуга предоставляется бесплатно.

Arabic: لدينا خدمات ترجمة فورية للرد على أي أسئلة قد تكون لديك حول الخطة الصحية أو خطة الأدوية الخاصة بنا. للحصول على مترجم، اتصل بنا باستخدام رقم الهاتف المجاني على بطاقة تعريف عضويتك أو على غلاف الكتيب. سيساعدك شخص ما يتحدث لغتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा प्लान के बारे में आपके किसी भी प्रश्न का उत्तर देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएं मौजूद हैं। दुभाषिया पाने के लिए, कृपया अपने सदस्य पहचान पत्र पर या पुस्तिका के अग्रभाग पर सूचीबद्ध टोल-फ्री नंबर का उपयोग करके हमें कॉल करें। आपकी भाषा बोलने वाला कोई व्यक्ति आपकी मदद कर सकता है। यह एक निःशुल्क सेवा है।

Italian: Mettiamo a disposizione un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario o farmaceutico. Per avvalersi di un interprete, si prega di chiamare il numero verde riportato sulla tessera identificativa o indicato sulla copertina dell'opuscolo. Una persona che parla italiano potrà fornire l'assistenza richiesta. Il servizio è gratuito.

Portuguese: Dispomos de serviços de intérprete gratuitos para esclarecer quaisquer dúvidas que tenha sobre o nosso plano de saúde ou medicação. Para obter um intérprete, contacte-nos através do número gratuito no seu cartão de identificação de membro ou indicado na parte da frente do folheto. Alguém que fala a sua língua pode ajudá-lo(a). Este é um serviço gratuito.

French Creole: Nou gen sèvis entèprèt gratis pou reponn tout kesyon ou gendwa genyen konsènan plan sante oswa medikaman nou an. Pou jwenn yon entèprèt, tanpri rele nou apati nimewo apèl gratis ki sou kat idantifikasyon manm ou an oswa ki endike sou kouvèti ti liv la. Yon moun ki pale lang ou ka ede ou. Sa se yon sèvis gratis.

Polish: Oferujemy bezpłatne usługi tłumaczeniowe, aby odpowiedzieć na wszelkie pytania dotyczące naszego planu ubezpieczenia zdrowotnego lub planu refundacji leków. Aby skorzystać z pomocy tłumacza, proszę zadzwonić pod bezpłatny numer telefonu podany na Pana/Pani karcie identyfikacyjnej lub na okładce broszury. Osoba posługująca się Pana/Pani językiem Panu/Pani pomoże. Usługa ta jest bezpłatna.

Japanese: 当社の医療または処方薬プランに関する質問にお答えするために、無料の通訳サービスをご利用いただけます。通訳が必要な場合には、会員 ID カードまたは本冊子の表紙に記載されているフリーダイヤル番号を使用して、当社までお問い合わせください。お客様の言語を話す通訳者がお手伝いいたします。これは無料のサービスです。

NOTES

United Healthcare[®] Group Medicare Advantage



With exclusive benefits for retirees like you, get more of what matters for your health with a group Medicare Advantage plan from UnitedHealthcare.

Let us help you. You've earned it.



Download the UnitedHealthcare app



retiree.uhc.com/shbp



Call toll-free **877-246-4190**, TTY **711** 8 a.m.-8 p.m. ET, Monday-Friday

Scan this code to download the UnitedHealthcare app

